

CAPONE & KEEFE, P.C.
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ATTORNEYS FOR DEBTOR

In Re:

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Karen L. Campbell

DEBTOR

CHAPTER 13
CASE NO.: **16-20440 (MBK)**

**APPLICATION TO CONVERT CASE FROM
CHAPTER 13 TO CHAPTER 7 PURSUANT
TO 11 U.S.C. 1307 (a)**

I, KAREN L. CAMPBELL, hereby certify as follows:

1. I am the Debtor in the above referenced Chapter 13 Bankruptcy case having filed a petition on May 31, 2016.
2. I am hereby voluntarily applying, pursuant to 11 U.S.C 1307(a), for a conversion of this Chapter 13 case to one under Chapter 7 of the Bankruptcy Code.
3. The case was not originally commenced as an involuntary case. The case has not previously been converted under Bankruptcy Code Section 706, Section 1208 or Section 1112.
4. I desire to convert this case under Chapter 13 of 11 U.S.C. to a case under Chapter 7 of 11 U.S.C. due to the fact that my mortgage company, Specialized Loan Servicing was granted stay lift. I am struggling to stay current with my Trustee payment, the homeowners association and pay my regular monthly expenses.

Wherefore, your applicant prays for an order of this Court converting this case under Chapter 13 to a case under Chapter 7 of 11 U.S.C.

Dated: 10/22/18

/s/ Karen L. Campbell
KAREN L. CAMPBELL